

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

**IN RE:
FREGEAU, LYNN A**

CHAPTER 7 CASE

CASE NO. 05-33762 BL

JUDGE Bruce W. Black(Joliet)

Debtor(s)

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT
OF PROPERTY BY THE TRUSTEE**

TO the Debtor(s), Creditors, and other Parties in Interest:

1. **NOTICE IS HEREBY GIVEN** that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

**At: Will County Court Annex
57 N. Ottawa St., Room 201
Joliet, Illinois 60432**

**on: January 16, 2009
at 9:15 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. **ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.**

3. The Trustee's Final Report shows total:

a. Receipts	\$ <u>136,528.81</u>
b. Disbursements	\$ <u>58,907.14</u>
c. Net Cash Available for Distribution	\$ <u>77,621.67</u>

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously Paid	Fees Now Requested	Expenses Now Requested
MICHAEL G. BERLAND (Trustee Expenses)	0.00		\$72.25
MICHAEL G. BERLAND (Trustee Fees)	0.00	\$9,701.44	

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously Paid	Fees Now Requested	Expenses Now Requested
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6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

<u>Claim Numb</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
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7. Claims of general unsecured creditors totaling \$31,946.81 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 100.00%, plus interest.

Allowed general unsecured claims are as follows:

<u>Claim Numb</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
1	Target National Bank (f.k.a. Retailers National Bank)	\$ 1,052.12	\$ 1,052.12
1I	Target National Bank (f.k.a. Retailers National Bank)	\$ 149.77	\$ 149.77
2	World Financial Network National Bank	\$ 827.05	\$ 827.05
2I	World Financial Network National Bank	\$ 117.73	\$ 117.73
3	Marshall Field	\$ 2,290.41	\$ 2,290.41
3I	Marshall Field	\$ 326.04	\$ 326.04

4	SMC c/o Carson Pirie Scott	\$ 1,662.26	\$ 1,662.26
4I	SMC c/o Carson Pirie Scott	\$ 236.62	\$ 236.62
5	Southwest Respiratory Cionsult	\$ 454.00	\$ 454.00
5I	Southwest Respiratory Cionsult	\$ 64.63	\$ 64.63
6	UNITED STATES DEPARTMENT OF EDUCATION	\$ 8,683.85	\$ 8,683.85
6I	UNITED STATES DEPARTMENT OF EDUCATION	\$ 1,236.13	\$ 1,236.13
7	Citibank(South Dakota) NA	\$ 10,826.15	\$ 10,826.15
7I	Citibank(South Dakota) NA	\$ 1,541.08	\$ 1,541.08
8	Citibank(South Dakota) NA	\$ 6,150.97	\$ 6,150.97
8I	Citibank(South Dakota) NA	\$ 875.58	\$ 875.58
9	Bank of America, NA (USA)	\$ 10,196.11	\$ 10,196.11
9I	Bank of America, NA (USA)	\$ 1,451.40	\$ 1,451.40
	SURP FREGEAU, LYNN A LUS	\$ 19,700.22	\$ 19,700.22

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing:

Date December 24, 2008
d: _____

For the Court,

KENNETH S. GARDNER

Kenneth S. Gardner

Clerk of the U.S. Bankruptcy Court
219 S. Dearborn Street; 7th Floor
Chicago, IL 60604

Trustee: MICHAEL G. BERLAND
Address: 1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602
Phone No.: (312) 855-1272

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 05-33762

User: amcc7
Form ID: pdf002

Page 1 of 1
Total Served: 33

Date Rcvd: Dec 24, 2008

The following entities were served by first class mail on Dec 26, 2008.

db +Lynn A Fregeau, 249 Hickory Oaks Dr, Bolingbrook, IL 60490-5554
aty +Charles A Johnson, Charles A Johnson P C, 684 W Boughton Road,
Bolingbrook, IL 60440-1524
aty +Christian J. Gabroy, Law Offices of Robert Orman, One North LaSalle Street, Suite 1773,
Chicago, IL 60602-3902
tr +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065
9729630 Bank of America, PO Box 1070, Newark, NJ 07101-1070
9729631 Bank of America, PO Box 52326, Phoenix, AZ 85072-2326
10711672 +Bank of America, NA (USA), P O Box 26012, NC4-105-03-14, Greensboro, NC 27420-6012
9729632 +Capital One, 4851 Cox Road, Suite 1203, Glen Allen, VA 23060-6293
9729633 Carson Pirie Scott, PO Box 17633, Baltimore, MD 21297-1633
9729634 Choice Card, PO Box 6241, Sioux Falls, SD 57117-6241
10564730 Citibank(South Dakota) NA, Citibank / Choice, Exception Payment Processing, PO Box 6305,
The Lakes, NV 88901-6305
9729635 Direct Loan SVC System, PO Box 4609, Utica, NY 13504-4609
9729636 Dr. Robert F. Hubbard MD, 720 S. Braum Dr., Suite 2038, Naperville, IL 60540
9729637 +Edward Hospital & Health Servi, 801 South Washington Street, Naperville, IL 60540-7499
9729638 Edward Meducal Group, 720 S. Braum Dr., Suite 2038, Naperville, IL 60540
9729639 Express Scripts, PO Box 66580, St. Louis, MO. 63166-6580
9729640 +Fleet Credit Card, 201 N. Tryon St., Charlotte, NC 28255-0001
9729641 +Harvard Collection Service Inc, 4839 N. Elston Avenue, Chicago, IL 60630-2589
9729642 +Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
9729643 Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728
10501561 +Marshall Field, 111 Boulder Industrial Dr, Bridgeton, MO 63044-1241
9729644 Marshall Fields, PO Box 94578, Cleveland, OH 44101-4578
9729645 +Mid America Bank, 2650 Warrenville Road, Suite 500, Downers Grove, IL 60515-2074
9729646 OSI Collections Service Inc., PO Box 959, Brookfield, WI 53008-0959
10503349 +SMC c/o Carson Pirie Scott, BOX 19249, SUGARLAND TX 77496-9249
9729647 +Southwest Respiratory Clionsult, PO Box 379, Orland Park, IL 60462-0379
9729649 TNB-Visa, 3701 Wayzata Blvd, Suite 2CF, Minneapolis, MN 55416-3401
9729648 Target National Bank, PO Box 59231, Minneapolis, MN 55459-0231
10474460 +Target National Bank (f.k.a. Retailers National Ba, TARGET VISA, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
10558625 UNITED STATES DEPARTMENT OF EDUCATION, DIRECT LOAN SERVICING CENTER, P.O. BOX 5609,
GREENVILLE, TX 75403-5609
9729650 US Department of Education, PO Box 530260, Atlanta, GA 30353-0260
9729651 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054
(address filed with court: Von Maur, PO Box 9135, Des Moines, IA 50306-9135)
10475926 +World Financial Network National Bank, Lane Bryant Retail, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 26, 2008

Signature:

